



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [ATLANTIC UNION BANKSHARES CORPORATION](#)

City/State [RICHMOND, VA](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [19,669,159](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[ATLANTIC UNION BANKSHARES CORPORATION](#)

[1051 EAST CARY STREET SUITE 1200](#)

[RICHMOND, VA 23219](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	19,948,518			19,753,154			19,930,198			19,021,107			16,811,017		
Net income (\$000)	105,916			141,573			263,917			158,228			193,528		
Number of BHCs in peer group	132			131			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.77	2.67	55	2.85	2.65	61	2.83	2.60	65	2.98	2.77	64	3.27	3.01	56
+ Non-interest income	0.75	0.96	45	0.67	1.11	30	0.69	1.04	35	0.63	1.21	25	0.74	1.32	26
- Overhead expense	2.10	2.17	52	2.13	2.24	49	2.16	2.17	52	2.20	2.57	33	2.48	2.69	40
- Provision for credit losses	0.06	0.09	52	-0.42	-0.15	11	-0.31	-0.09	12	0.43	0.51	39	0.13	0.15	54
+ Securities gains (losses)	0	0	21	0	0.01	53	0	0.01	45	0.06	0.02	84	0.05	0.01	92
+ Other tax equivalent adjustments	0.01	0	93	0.01	0	95	0.01	0	95	0.01	0	96	0.01	0	89
= Pretax net operating income (tax equivalent)	1.36	1.40	49	1.82	1.79	58	1.68	1.66	57	1.05	1.04	47	1.45	1.56	39
Net operating income	1.06	1.06	51	1.43	1.36	62	1.32	1.26	60	0.83	0.81	46	1.15	1.19	42
Net income	1.06	1.06	51	1.43	1.35	62	1.32	1.26	60	0.83	0.82	45	1.15	1.19	42
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.28	3.12	60	3.43	3.14	66	3.38	3.06	70	3.89	3.55	71	4.78	4.41	75
Interest expense	0.20	0.24	45	0.26	0.27	56	0.23	0.25	55	0.57	0.52	65	1.09	1.08	57
Net interest income (tax equivalent)	3.09	2.88	61	3.17	2.85	69	3.15	2.80	74	3.31	3.01	68	3.69	3.33	65
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.08	33	0.02	0.13	22	0.01	0.11	17	0.08	0.27	27	0.17	0.21	53
Earnings coverage of net loan and lease losses (X)	142.27	-9.51	88	105.55	4.52	91	139.34	39.72	86	23.47	22.91	68	12.14	24.40	46
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.76	1.17	15	0.86	1.39	18	0.76	1.23	16	1.14	1.58	25	0.34	0.83	10
Allowance for loan and lease losses / Total loans and leases	0.76	1.15	17	0.86	1.37	18	0.76	1.20	17	1.14	1.55	26	0.33	0.81	10
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.28	0.41	33	0.31	0.63	22	0.32	0.49	31	0.39	0.71	22	0.29	0.57	19
30-89 days past due loans and leases / Total loans and leases	0.12	0.32	27	0.12	0.27	30	0.16	0.32	32	0.26	0.39	37	0.52	0.43	69
Liquidity and Funding															
Net noncore funding dependence	3.64	3.09	57	-0.46	-1.82	59	-1.13	-2.33	55	4.90	3.20	62	11.13	14.45	39
Net short-term noncore funding dependence	2.74	-1.79	70	-1.47	-8.21	73	-2.08	-7.71	66	2.61	-4.76	78	3.86	3.38	42
Net loans and leases / Total assets	68.98	61.60	69	68.02	59.81	74	65.37	58.67	67	71.08	61.58	76	71.88	63.77	69
Capitalization															
Tier 1 leverage ratio	9.26	9.08	60	9.20	9.11	55	9.01	8.98	57	8.95	9.13	46	8.79	9.76	25
Holding company equity capital / Total assets	12.16	10.04	83	13.73	10.88	85	13.51	10.71	86	13.79	11.16	83	14.31	12.43	73
Total equity capital (including minority interest) / Total assets	12.16	10.14	82	13.73	11.01	85	13.51	10.82	85	13.79	11.29	82	14.31	12.57	73
Common equity tier 1 capital / Total risk-weighted assets	9.96	11.90	25	10.56	12.69	19	10.24	12.42	20	10.26	12.38	17	10.24	12.17	23
Net loans and leases / Equity capital (X)	5.67	6.22	41	4.95	5.51	40	4.84	5.53	39	5.15	5.58	41	5.02	5.21	49
Cash dividends / Net income	45.33	34	75	33.73	25.30	68	36.44	28.27	67	53.42	42.30	67	40.48	33.12	64
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-1.72	7.91	15	1.31	9.29	21	2.19	10.50	16	11.80	16.68	37	27.59	9.26	88
Equity capital	-12.96	-0.29	19	4.94	9.31	39	0.06	7.46	16	7.77	6.99	62	30.58	10.49	87
Net loans and leases	-0.33	11.87	10	-4.10	0.79	32	-6.02	3.36	15	10.56	9.07	66	30.48	9.10	90
Noncore funding	30.41	10.50	75	-60.24	-23.76	4	-57.41	-14.79	4	-37.84	-12.18	20	10.37	6.59	62
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	10.33	11.61	56	5.42	11.05	40	9.11	10.95	53	5.49	13.56	37	6.25	13.04	50
Equity investment in subsidiaries / Equity capital	115.81	103.92	87	107.81	103.07	75	109.35	103.22	80	105.54	102.81	68	111.31	103.22	85
Cash from ops + noncash items + op expense / Op expense + dividends	37.53	116.54	24	60.87	130.64	21	118.06	154.48	38	108.25	147.24	32	163.66	190.27	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	232,191	255,719	501,597	572,357	611,431	-9.20	65.38
Income from lease financing receivables.....	3,215	2,202	4,739	2,372	132	46.00	
Fully taxable income on loans and leases.....	234,457	257,203	505,027	573,266	609,808	-8.84	67.70
Tax-exempt income on loans and leases.....	949	718	1,309	1,463	1,755	32.17	60.30
Estimated tax benefit on income on loans and leases.....	309	229	413	477	572	35.29	-55.46
Income on loans and leases (tax equivalent).....	235,715	258,150	506,749	575,206	612,135	-8.69	67.06
Investment interest income (tax equivalent).....	55,031	45,043	93,548	85,570	88,191	22.17	180.21
Interest on balances due from depository institutions.....	288	163	855	1,289	3,766	76.69	54.84
Interest income on other earning assets.....	3,091	1,365	3,797	2,937	6,361	126.45	44.91
Total interest income (tax equivalent).....	294,125	304,721	604,949	665,002	710,453	-3.48	80.39
Interest on time deposits of \$250K or more	1,715	3,590	6,236	12,510	12,972	-52.23	57.05
Interest on time deposits < \$250K.....	4,401	8,761	14,104	33,400	37,939	-49.77	-13.26
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,464	4,015	6,778	30,034	64,060	11.18	-10.90
Interest on other borrowings and trading liabilities.....	3,165	2,861	5,115	14,035	38,317	10.63	-53.02
Interest on subordinated debt and mandatory convertible securities	3,769	3,851	8,866	8,177	8,172	-2.13	-13.99
Total interest expense.....	17,514	23,078	41,099	98,156	161,460	-24.11	-21.44
Net interest income (tax equivalent).....	276,611	281,643	563,850	566,846	548,993	-1.79	96.52
Non-interest income.....	74,318	65,963	137,589	119,250	125,039	12.67	104.36
Adjusted operating income (tax equivalent)	350,929	347,606	701,439	686,096	674,032	0.96	98.13
Overhead expense.....	209,698	210,448	430,965	418,422	417,303	-0.36	78.65
Provision for credit losses.....	6,359	-41,038	-60,888	82,201	22,125		47.54
Securities gains (losses)	-2	78	87	12,294	7,675		
Other tax equivalent adjustments	1,170	1,405	2,954	2,613	2,086	-16.73	-36.65
Pretax net operating income (tax equivalent).....	136,040	179,679	334,403	200,380	244,365	-24.29	135.05
Applicable income taxes	21,772	30,453	54,842	28,066	37,556	-28.51	58.22
Tax equivalent adjustments	8,352	7,653	15,644	14,086	13,110	9.13	18.70
Applicable income taxes (tax equivalent).....	30,124	38,106	70,486	42,152	50,666	-20.95	44.85
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	105,916	141,573	263,917	158,228	193,699	-25.19	185.64
Discontinued operations, net of applicable income taxes.....	0	0	0	0	-171		
Net income attributable to holding company.....	105,916	141,573	263,917	158,228	193,528	-25.19	185.64
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	105,916	141,573	263,917	158,228	193,528	-25.19	185.64
Investment securities income (tax equivalent).....	55,031	45,043	93,548	85,570	88,191	22.17	180.21
US Treasury and agency securities (excluding mortgage-backed securities)	612	438	1,084	609	840	39.73	161.54
Mortgage-backed securities	22,857	16,835	35,315	35,532	40,659	35.77	258.94
All other securities	31,562	27,770	57,149	49,429	46,692	13.65	142.10
Cash dividends declared.....	48,009	47,759	96,174	84,518	78,345	0.52	174.89
Common	42,075	41,825	84,306	78,860	78,345	0.60	140.91
Preferred.....	5,934	5,934	11,868	5,658	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.95	2.90	54	3.09	2.92	61	3.04	2.85	65	3.50	3.27	67	4.23	4	68
Less: Interest expense	0.18	0.22	43	0.23	0.25	54	0.21	0.23	54	0.52	0.48	65	0.96	0.98	53
Equals: Net interest income (tax equivalent)	2.77	2.67	55	2.85	2.65	61	2.83	2.60	65	2.98	2.77	64	3.27	3.01	56
Plus: Non-interest income	0.75	0.96	45	0.67	1.11	30	0.69	1.04	35	0.63	1.21	25	0.74	1.32	26
Equals: adjusted operating income (tax equivalent)	3.52	3.67	46	3.52	3.82	38	3.52	3.70	38	3.61	4.04	31	4.01	4.41	31
Less: Overhead expense	2.10	2.17	52	2.13	2.24	49	2.16	2.17	52	2.20	2.57	33	2.48	2.69	40
Less: Provision for credit losses	0.06	0.09	52	-0.42	-0.15	11	-0.31	-0.09	12	0.43	0.51	39	0.13	0.15	54
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	21	0	0.01	53	0	0.01	45	0.06	0.02	84	0.05	0.01	92
Plus: other tax equivalent adjustments	0.01	0	93	0.01	0	95	0.01	0	95	0.01	0	96	0.01	0	89
Equals: Pretax net operating income (tax equivalent)	1.36	1.40	49	1.82	1.79	58	1.68	1.66	57	1.05	1.04	47	1.45	1.56	39
Less: Applicable income taxes (tax equivalent)	0.30	0.33	45	0.39	0.41	43	0.35	0.38	46	0.22	0.23	46	0.30	0.36	34
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.06	1.06	51	1.43	1.36	62	1.32	1.26	60	0.83	0.81	46	1.15	1.19	42
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	2
Equals: Net income	1.06	1.06	51	1.43	1.35	62	1.32	1.26	60	0.83	0.82	45	1.15	1.19	42
Memo: Net income (last four quarters)	1.14	1.12	53	1.33	1.25	62	1.32	1.26	60	0.83	0.82	45	1.15	1.19	41
Net income—BHC and noncontrolling (minority) interest	1.06	1.07	50	1.43	1.37	62	1.32	1.27	60	0.83	0.83	45	1.15	1.20	42
Margin Analysis															
Average earning assets / Average assets	89.89	92.97	15	90.07	93.15	12	89.86	93.08	12	89.93	92.32	18	88.48	91.05	24
Average interest-bearing funds / Average assets	58.69	60.12	51	60.48	62.32	45	59.65	61.99	44	64.21	64.06	54	66.48	65.57	54
Interest income (tax equivalent) / Average earning assets	3.28	3.12	60	3.43	3.14	66	3.38	3.06	70	3.89	3.55	71	4.78	4.41	75
Interest expense / Average earning assets	0.20	0.24	45	0.26	0.27	56	0.23	0.25	55	0.57	0.52	65	1.09	1.08	57
Net interest income (tax equivalent) / Average earning assets	3.09	2.88	61	3.17	2.85	69	3.15	2.80	74	3.31	3.01	68	3.69	3.33	65
Yield or Cost															
Total loans and leases (tax equivalent)	3.51	4.01	21	3.67	4.05	31	3.70	4.01	34	4.16	4.27	48	5.10	5.09	56
Interest-bearing bank balances	0.19	0.42	5	0.08	0.11	18	0.17	0.14	81	0.35	0.27	75	1.94	2.04	42
Federal funds sold and reverse repos	0.33	0.58	39	1.23	0.26	89	0.67	0.25	83	0.47	0.68	47	1.72	2.44	28
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.20	3.09	57	3.36	3.11	61	3.31	3.04	67	3.82	3.51	68	4.70	4.36	73
Investment securities (tax equivalent)	2.68	1.85	92	2.88	1.80	96	2.75	1.77	94	3.28	2.25	96	3.55	2.76	94
US Treasury and agency securities (excluding mortgage-backed securities)	1.65	1.22	84	1.90	1.28	82	1.77	1.14	84	3.51	1.75	92	3.37	2.32	88
Mortgage-backed securities	2.07	1.78	80	2.04	1.56	88	1.88	1.57	83	2.60	2.05	92	3.01	2.61	89
All other securities	3.43	2.82	76	3.55	2.91	75	3.51	2.81	76	3.75	3.24	73	4.15	4.06	68
Interest-bearing deposits	0.19	0.20	54	0.29	0.24	68	0.24	0.21	64	0.69	0.53	71	1.20	1.10	60
Time deposits of \$250K or more	0.90	0.50	89	1.23	0.76	89	1.15	0.66	90	1.96	1.42	88	2.47	1.96	90
Time deposits < \$250K	0.63	0.44	77	0.96	0.72	76	0.83	0.62	75	1.63	1.36	71	1.83	1.82	46
Other domestic deposits	0.10	0.17	33	0.09	0.17	29	0.07	0.15	28	0.36	0.36	55	0.94	0.93	53
Foreign deposits	0	0.25		0	0.12		0	0.14		0	0.42		0	1.19	
Federal funds purchased and repos	0.21	0.36	42	0.08	0.19	39	0.07	0.17	35	0.32	0.62	26	0.85	1.86	25
Other borrowed funds and trading liabilities	0.35	1.24	10	0.60	1.31	23	0.45	1.27	24	0.79	1.50	17	2.14	2.38	34
All interest-bearing funds	0.30	0.36	41	0.39	0.40	56	0.35	0.37	54	0.80	0.74	61	1.44	1.49	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	74,318	65,963	137,589	119,250	125,039
Fiduciary activities income	6,540	5,755	12,287	10,576	10,345
Service charges on deposit accounts - domestic	16,777	12,116	29,445	25,251	30,202
Trading revenue.....	6,907	3,294	6,053	16,637	15,320
Investment banking fees and commissions.....	7,642	7,528	15,259	13,051	13,019
Insurance activities revenue.....	835	752	1,924	2,002	1,178
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	15,129	14,684	23,329	24,496	9,007
Other non-interest income.....	20,488	21,834	49,292	27,237	45,968
Total overhead expenses	209,698	210,448	430,965	418,422	417,303
Personnel expense.....	114,050	103,645	215,363	206,661	195,349
Net occupancy expense.....	20,465	22,334	44,669	43,764	44,052
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	5,954	7,298	13,904	16,574	18,521
Other operating expenses.....	69,229	77,171	157,029	151,423	159,381
Fee income on mutual funds and annuities.....	616	819	1,553	1,640	4,461
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,878	1,885	1,876	1,879	1,989
Average personnel expense per employee.....	60.73	54.98	114.80	109.98	98.21
Average assets per employee.....	10,622.21	10,479.13	10,623.77	10,122.99	8,451.99

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.83	2.35	35	1.24	2.15	44	1.13	2.17	41	1.38	2.02	46	3.57	2.72
Overhead expenses / Net Interest Income + non-interest income	61	59.40	56	61.65	59.03	62	62.57	59.28	61	62.02	62.28	52	62.94	61.29
Percent of Average Assets														
Total overhead expense	2.10	2.17	52	2.13	2.24	49	2.16	2.17	52	2.20	2.57	33	2.48	2.69
Personnel expense.....	1.14	1.20	45	1.05	1.25	28	1.08	1.21	38	1.09	1.30	27	1.16	1.41
Net occupancy expense.....	0.21	0.22	39	0.23	0.24	43	0.22	0.23	51	0.23	0.26	33	0.26	0.28
Other operating expenses.....	0.75	0.72	69	0.86	0.73	75	0.86	0.72	79	0.88	0.94	63	1.06	0.97
Overhead less non-interest income	1.36	1.19	60	1.46	1.10	84	1.47	1.10	82	1.57	1.25	75	1.74	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	59.76	58.92	52	60.54	58.45	57	61.44	58.83	57	60.99	61.82	51	61.91	60.64
Personnel expense.....	32.50	32.65	42	29.82	33.10	29	30.70	32.93	32	30.12	32.36	33	28.98	32.39
Net occupancy expense.....	5.83	6.14	44	6.43	6.33	50	6.37	6.23	52	6.38	6.58	47	6.54	6.52
Other operating expenses.....	21.42	19.36	69	24.30	18.60	83	24.37	19.18	86	24.49	22.28	75	26.39	21.20
Total non-interest income	21.18	25.40	42	18.98	28.18	32	19.62	27.67	34	17.38	28.83	27	18.55	29.23
Fiduciary activities income	1.86	2.23	54	1.66	2.24	48	1.75	2.20	51	1.54	2.09	50	1.53	1.97
Service charges on domestic deposit accounts	4.78	3.45	70	3.49	3.19	52	4.20	3.27	64	3.68	3.27	57	4.48	3.88
Trading revenue.....	1.97	0.45	88	0.95	0.72	75	0.86	0.62	75	2.42	1.28	79	2.27	1.18
Investment banking fees and commissions.....	2.18	2.25	61	2.17	2.52	61	2.18	2.58	62	1.90	2.46	57	1.93	3.54
Insurance activities revenue.....	0.24	0.36	67	0.22	0.37	65	0.27	0.36	67	0.29	0.41	69	0.17	0.47
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees	0	1.38	12	0	0.55	15	0	0.60	14	0	0.01	42	0	0.28
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	4.31	1.51	89	4.22	3.83	62	3.33	3.30	56	3.57	3.92	59	1.34	1.86
Other non-interest income.....	5.84	9.09	34	6.28	9.26	35	7.03	9.27	38	3.97	9.65	17	6.82	10.04
Overhead less non-interest income	38.58	32.73	66	41.57	29.94	83	41.82	30.52	84	43.60	31.93	79	43.36	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	16	21.22	11	16.95	21.54	11	16.40	21.18	10	14.01	18.63	18	15.37	20.56
Applicable income tax + TE / Pretax net operating income + TE	22.14	23.38	36	21.21	23.10	20	21.08	22.67	22	21.04	21.18	40	20.73	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	9,622,795	9,568,203	9,462,574	9,750,727	9,579,643	0.57	77.35
Commercial and industrial loans	2,595,890	2,990,623	2,542,243	3,263,460	2,114,033	-13.20	356.54
Loans to individuals	705,345	606,109	638,044	649,053	723,273	16.37	6.53
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	4,971	7,424	10,311	9,262	13,714	-33.04	-3.64
Other loans and leases	742,273	558,296	563,532	445,553	235,678	32.95	392.08
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,671,274	13,730,655	13,216,704	14,118,055	12,666,341	-0.43	100.68
Less: Allowance for loan and lease losses	104,184	118,261	99,787	160,540	42,294	-11.90	172.63
Net loans and leases	13,567,090	13,612,394	13,116,917	13,957,515	12,624,047	-0.33	100.27
Debt securities that reprice or mature in over 1 year	3,611,192	3,292,929	3,971,084	2,905,603	2,300,892	9.67	255.39
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	17,178,282	16,905,323	17,088,001	16,863,118	14,924,939	1.61	120.37
Interest-bearing bank balances	89,014	593,271	618,714	318,974	236,292	-85.00	74.63
Federal funds sold and reverse repos	388	3,216	2,824	2,013	38,172	-87.94	-42.77
Debt securities that reprice or mature within 1 year	119,473	120,401	137,043	178,159	196,620	-0.77	-12.30
Trading assets	34,592	101,016	71,618	161,193	53,819	-65.76	722.64
Total earning assets	17,421,749	17,723,227	17,918,200	17,523,457	15,449,842	-1.70	118.12
Non-interest-bearing cash and due from depository institutions	158,902	268,675	180,963	172,307	163,050	-40.86	17.05
Premises, fixed assets, and leases	167,655	213,342	181,966	219,253	215,782	-21.41	37.60
Other real estate owned	9,353	6,834	11,342	12,657	8,265	36.86	-1.36
Investment in unconsolidated subsidiaries	82,551	5,524	4,659	5,529	5,202	1394.41	2847.20
Intangible and other assets	1,829,093	1,795,081	1,768,557	1,703,321	1,721,309	1.89	171.76
Total assets	19,669,159	20,012,566	20,065,570	19,636,407	17,563,450	-1.72	120.26
Quarterly average assets	19,940,280	19,875,708	20,215,085	19,758,471	17,396,871	0.32	127.87
Average loans and leases (YTD)	13,430,795	14,067,938	13,681,693	13,827,760	11,998,276	-4.53	105.50
Memoranda							
Loans held-for-sale	15,866	32,726	20,861	96,742	55,405	-51.52	-61.43
Loans not held-for-sale	13,655,408	13,697,929	13,195,843	14,021,313	12,610,936	-0.31	101.66
Real estate loans secured by 1–4 family	2,017,884	2,052,580	2,005,518	2,188,553	2,329,748	-1.69	22.84
Commercial real estate loans	7,577,404	7,481,066	7,425,648	7,527,014	7,212,008	1.29	101.86
Construction and land development	988,378	838,722	862,236	925,798	1,250,924	17.84	23.56
Multifamily	762,502	860,081	778,626	814,745	633,743	-11.35	107.62
Nonfarm nonresidential	5,826,524	5,782,263	5,784,786	5,786,471	5,327,341	0.77	125.26
Real estate loans secured by farmland	27,507	34,557	31,408	35,160	37,887	-20.40	-6.23
Total investment securities	3,730,665	3,413,330	4,108,127	3,083,762	2,497,512	9.30	222.48
U.S. Treasury securities	58,817	65,305	64,474	0	4,498	-9.93	
US agency securities (excluding mortgage-backed securities)	9,100	13,961	11,979	16,145	19,635	-34.82	-59.78
Municipal securities	1,515,640	1,476,322	1,629,384	1,374,210	992,239	2.66	214.65
Mortgage-backed securities	1,969,216	1,704,857	2,248,913	1,542,329	1,345,181	15.51	250.37
Asset-backed securities	17,012	29,440	21,195	44,230	48,725	-42.21	-65.37
Other debt securities	160,880	123,445	132,182	106,848	87,234	30.33	336.45
Mutual funds and equity securities	0	0	0	0	0	-100.00	
Available-for-sale securities	2,949,772	2,871,773	3,480,010	2,538,794	1,942,368	2.72	210.09
U.S. Treasury securities	58,817	65,305	64,474	0	4,498	-9.93	
US agency securities (excluding mortgage-backed securities)	6,922	11,304	9,375	13,394	16,822	-38.77	-69.40
Municipal securities	822,427	942,471	1,008,394	837,326	447,091	-12.74	197.91
Mortgage-backed securities	1,883,714	1,699,808	2,244,390	1,536,996	1,337,998	10.82	235.16
Asset-backed securities	17,012	29,440	21,195	44,230	48,725	-42.21	-65.37
Other debt securities	160,880	123,445	132,182	106,848	87,234	30.33	336.45
Mutual funds and equity securities	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation)	-37,530	70,037	65,773	74,914	48,359		
Available-for-sale securities appreciation (depreciation)	-351,354	74,703	32,865	101,172	52,020		
Structured notes, fair value	0	0	0	0	12,568		
Pledged securities	1,346,830	1,171,633	1,388,668	1,154,003	1,019,120	14.95	148.14

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	5,372,754	5,226,352	5,208,337	4,369,673	2,973,675	2.80	257.26
NOW, ATS and transaction accounts	3,939,340	3,775,433	4,176,765	3,625,156	2,905,713	4.34	109.28
Time deposits less brokered deposits < \$250K	1,321,890	1,665,691	1,448,372	1,843,237	1,923,004	-20.64	23.25
MMDA and other savings accounts	5,092,247	5,453,619	5,341,810	5,124,818	4,654,760	-6.63	143.05
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	15,726,231	16,121,095	16,175,284	14,962,884	12,457,152	-2.45	139.96
Time deposits of \$250K or more	351,685	539,796	437,526	619,442	653,729	-34.85	74.06
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	118,658	89,749	117,870	250,888	66,053	32.21	243.51
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	296,928	0	0	100,000	431,703	-51.48	
Other borrowings w/remaining maturity over 1 year	8,888	10,055	9,477	210,621	784,652	-11.61	-95.14
Brokered deposits < \$250K	57,972	0	3	145,382	197,635		430.73
Noncore funding	834,131	639,600	564,876	1,326,333	2,133,772	30.41	-19.98
Trading liabilities	146,819	53,591	48,383	161,193	53,819	173.96	1017.85
Subordinated notes and debentures + trust preferred securities	389,290	290,330	388,724	289,829	297,392	34.09	61.26
Other liabilities	181,212	160,352	178,232	187,678	108,213	13.01	273.49
Total liabilities	17,277,683	17,264,968	17,355,499	16,927,917	15,050,348	0.07	118.73
Equity Capital							
Perpetual preferred stock (including surplus)	166,356	166,356	166,356	166,356	0	0.00	
Common stock	98,822	103,091	100,101	104,169	105,827	-4.14	71.44
Common surplus	1,600,879	1,715,212	1,641,185	1,750,897	1,790,305	-6.67	163.45
Retained earnings	841,702	709,867	783,794	616,053	581,395	18.57	132.80
Accumulated other comprehensive income	-316,283	53,072	18,635	71,015	35,575		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	2,391,476	2,747,598	2,710,071	2,708,490	2,513,102	-12.96	131.99
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,391,476	2,747,598	2,710,071	2,708,490	2,513,102	-12.96	131.99
Total liabilities and capital	19,669,159	20,012,566	20,065,570	19,636,407	17,563,450	-1.72	120.26
Memoranda							
Non-interest-bearing deposits	5,372,754	5,226,352	5,208,337	4,369,673	2,973,675	2.80	257.26
Interest-bearing deposits	10,763,134	11,434,539	11,404,476	11,358,035	10,334,841	-5.87	104.51
Total deposits	16,135,888	16,660,891	16,612,813	15,727,708	13,308,516	-3.15	138.46
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,710,071	2,708,490	2,708,490	2,513,102	1,924,581		
Accounting restatements	0	0	0	-39,053	-1,133		
Net income	105,916	141,573	263,917	158,228	193,528		
Net sale of new perpetual preferred stock	0	0	0	166,356	0		
Net sale of new common stock	-41,584	-36,763	-113,781	-41,065	-71,351		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	499,974		
Less: Dividends declared	48,009	47,759	96,174	84,518	78,345		
Change in other comprehensive income	-334,918	-17,943	-52,381	35,440	45,848		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,391,476	2,747,598	2,710,071	2,708,490	2,513,102		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	48.92	38.78	70	47.81	36.32	77	47.16	36.25	77	49.66	36.22	77	54.54	37.78	77
Commercial and industrial loans	13.20	11.05	66	14.94	12.25	65	12.67	10.76	67	16.62	13.52	65	12.04	12.02	53
Loans to individuals	3.59	3.52	66	3.03	3.48	62	3.18	3.36	64	3.31	3.40	62	4.12	4.20	61
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.03	0.19	48	0.04	0.21	50	0.05	0.18	57	0.05	0.19	56	0.08	0.24	59
Other loans and leases.....	3.77	4.45	54	2.79	4.22	48	2.81	4.47	45	2.27	4.63	31	1.34	5.01	19
Net loans and leases.....	68.98	61.60	69	68.02	59.81	74	65.37	58.67	67	71.08	61.58	76	71.88	63.77	69
Debt securities over 1 year.....	18.36	19.46	51	16.45	17.61	48	19.79	19.46	54	14.80	15.55	45	13.10	14.60	44
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	87.34	82.34	72	84.47	78.32	75	85.16	79.22	70	85.88	78.16	82	84.98	79.65	61
Interest-bearing bank balances	0.45	4.59	4	2.96	9.11	15	3.08	8.50	22	1.62	7.51	13	1.35	3.06	34
Federal funds sold and reverse repos	0	0.58	57	0.02	0.52	65	0.01	0.54	65	0.01	0.82	62	0.22	1.57	71
Debt securities 1 year or less	0.61	1.68	29	0.60	1.53	34	0.68	1.56	38	0.91	1.68	39	1.12	1.91	46
Trading assets	0.18	0.55	66	0.50	0.60	68	0.36	0.49	67	0.82	1.01	71	0.31	1.19	58
Total earning assets.....	88.57	90.95	21	88.56	91.43	15	89.30	91.77	19	89.24	91.05	24	87.97	89.53	29
Non-interest cash and due from depository institutions.....	0.81	1.01	36	1.34	1.01	78	0.90	0.82	58	0.88	1.07	35	0.93	1.14	32
Other real estate owned.....	0.05	0.01	89	0.03	0.02	79	0.06	0.01	91	0.06	0.02	86	0.05	0.03	73
All other assets.....	10.62	7.97	84	10.10	7.50	82	9.80	7.35	81	9.88	7.82	77	11.11	9.27	72
Memoranda															
Short-term investments	1.06	7.68	3	3.58	12.01	9	3.78	11.47	16	2.54	11.17	8	2.68	7.63	35
U.S. Treasury securities.....	0.30	1.96	30	0.33	1.08	53	0.32	1.47	43	0	0.84	17	0.03	1.03	35
US agency securities (excluding mortgage-backed securities)	0.05	0.84	30	0.07	0.77	31	0.06	0.82	31	0.08	0.63	35	0.11	0.54	44
Municipal securities	7.71	1.75	90	7.38	1.72	93	8.12	1.73	94	7	1.69	92	5.65	1.34	92
Mortgage-backed securities	10.01	13.68	37	8.52	12.97	32	11.21	14.14	39	7.85	11.75	34	7.66	11.44	27
Asset-backed securities	0.09	0.68	53	0.15	0.38	65	0.11	0.50	58	0.23	0.32	68	0.28	0.28	71
Other debt securities	0.82	0.52	69	0.62	0.52	68	0.66	0.53	66	0.54	0.42	69	0.50	0.39	69
Loans held-for-sale.....	0.08	0.35	45	0.16	0.42	44	0.10	0.55	39	0.49	0.52	61	0.32	0.39	57
Loans held for investment	69.43	61.41	71	68.45	59.85	75	65.76	58.06	68	71.40	61.72	79	71.80	63.50	71
Real estate loans secured by 1–4 family	10.26	12.26	40	10.26	11.69	43	9.99	11.46	45	11.15	11.91	48	13.26	13.29	51
Revolving	2.96	1.49	81	2.79	1.45	80	2.79	1.42	78	3.04	1.66	76	3.75	2.07	76
Closed-end, secured by first liens	7.03	10.40	35	7.16	9.84	38	6.94	9.67	36	7.79	9.81	40	9.05	10.69	41
Closed-end, secured by junior liens	0.27	0.18	78	0.30	0.20	78	0.26	0.17	80	0.32	0.22	77	0.46	0.28	78
Commercial real estate loans	38.52	24.34	82	37.38	22.48	89	37.01	22.69	86	38.33	22.22	89	41.06	22.23	91
Construction and land development	5.03	3.75	66	4.19	3.35	65	4.30	3.34	64	4.71	3.40	69	7.12	3.44	84
Multifamily.....	3.88	3.69	64	4.30	3.31	70	3.88	3.57	66	4.15	3.12	71	3.61	3.01	69
Nonfarm nonresidential	29.62	15.50	90	28.89	14.81	92	28.83	14.57	92	29.47	14.72	94	30.33	14.69	93
Real estate loans secured by farmland.....	0.14	0.35	60	0.17	0.34	59	0.16	0.30	61	0.18	0.33	62	0.22	0.36	63

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	70.39	62.08	58	69.68	59.66	64	71.60	61.05	62	69.07	57.15	68	75.63	57.46	74
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	14.76	20.31	30	14.95	19.82	34	15.17	19.86	34	15.50	19.43	35	18.39	20.75	40
Real estate loans secured by 1–4 family.....	4.26	2.40	78	4.07	2.42	76	4.24	2.43	77	4.23	2.64	73	5.21	3.15	76
Revolving	10.50	17.67	24	10.88	17.22	29	10.93	17.24	27	11.27	16.59	30	13.19	17.39	33
Closed-end.....	55.43	38.23	78	54.48	36.54	85	56.18	37.86	83	53.31	34.63	86	56.94	33.52	90
Construction and land development.....	7.23	5.97	60	6.11	5.50	59	6.52	5.65	59	6.56	5.26	62	9.88	5.09	82
1–4 family.....	1.16	1.34	57	1.38	1.11	66	1.41	1.18	63	1.36	0.93	68	1.85	0.94	76
Other.....	6.07	4.56	65	4.72	4.33	56	5.11	4.40	59	5.20	4.19	63	8.03	4.02	83
Multifamily.....	5.58	5.72	58	6.26	5.34	65	5.89	5.78	62	5.77	4.96	65	5	4.69	63
Nonfarm nonresidential	42.62	24.64	89	42.11	24.14	92	43.77	24.56	90	40.99	22.93	92	42.06	22.15	94
Owner-occupied.....	14.38	8.28	81	15.07	8.14	84	15.10	8.29	83	15.08	7.68	88	16.12	7.72	88
Other.....	28.24	16.13	87	27.04	15.71	89	28.67	15.94	89	25.91	14.95	89	25.94	14.34	88
Real estate loans secured by farmland.....	0.20	0.59	56	0.25	0.59	59	0.24	0.54	60	0.25	0.54	59	0.30	0.55	62
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	18.99	18.46	57	21.78	20.98	58	19.24	18.86	58	23.12	22.17	58	16.69	19.53	42
Loans to individuals	5.16	6.27	61	4.41	6.28	60	4.83	6.24	61	4.60	6.13	60	5.71	7.13	58
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.04	0.32	45	0.05	0.37	43	0.08	0.34	54	0.07	0.32	50	0.11	0.37	57
Other loans and leases.....	5.43	8.30	51	4.07	8.03	43	4.26	8.75	41	3.16	9.09	30	1.86	9.85	18
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	525.52	407.54	75	528.13	383.17	79	527.62	391.81	76	547.29	381.27	81	647.18	391.26	91
Real estate loans secured by 1–4 family.....	110.20	130.40	42	113.29	124.52	46	111.82	126.06	45	122.84	125.03	50	157.39	138.18	58
Revolving	31.84	15.55	83	30.86	15.53	80	31.27	15.44	81	33.51	17.42	79	44.55	21.26	83
Closed-end.....	78.36	113.22	33	82.44	107.53	38	80.56	108.85	37	89.33	106.14	42	112.84	115.20	50
Commercial real estate loans	413.82	254.23	84	412.93	238.21	88	414.04	245.88	87	422.48	234.65	90	487.23	229.44	94
Construction and land development.....	53.98	38.88	71	46.29	35.52	66	48.08	35.95	65	51.96	35.62	71	84.51	34.95	89
1–4 family.....	8.64	8.60	59	10.49	7.06	71	10.43	7.42	67	10.74	6.34	72	15.80	6.61	80
Other.....	45.34	29.76	73	35.80	28.07	65	37.65	28.11	63	41.22	28.16	70	68.71	27.32	93
Multifamily.....	41.64	39.14	64	47.47	34.78	72	43.42	38.66	68	45.73	32.74	76	42.81	31.04	75
Nonfarm nonresidential	318.20	162.28	90	319.16	157.17	92	322.55	158.05	92	324.78	155.06	93	359.91	152.10	95
Owner-occupied.....	107.35	54.20	86	114.24	52.65	90	111.26	52.99	88	119.49	52.37	92	137.90	53.07	93
Other.....	210.85	106.54	90	204.92	102.08	93	211.29	102.54	93	205.29	100.54	95	222	97.41	94
Real estate loans secured by farmland.....	1.50	3.62	60	1.91	3.59	61	1.75	3.22	61	1.97	3.44	63	2.56	3.60	63
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	141.77	115.10	66	165.07	127.07	70	141.75	114.45	66	183.17	139.91	71	142.82	122.02	62
Loans to individuals	38.52	35.52	64	33.46	35.29	62	35.58	34.55	63	36.43	37.47	63	48.86	43.51	62
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.27	1.81	48	0.41	2.01	48	0.57	1.86	57	0.52	1.88	54	0.93	2.18	62
Other loans and leases.....	40.54	50.19	55	30.82	46.75	47	31.42	51.06	46	25.01	49.54	32	15.92	52.44	20
Supplemental															
Non-owner occupied CRE loans / Gross loans	41.90	30.64	72	40.06	28.84	80	41.94	30.07	76	38.75	27.32	82	41.26	26.45	85
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	312.84	203.71	81	303.63	187.37	87	309.09	195.33	82	307.08	183.76	87	353.08	178.57	91
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	420.19	261.50	85	417.87	244.59	88	420.35	252.85	88	426.57	240.85	89	490.98	236.10	94

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	1.06	7.68	3	3.58	12.01	9	3.78	11.47	16	2.54	11.17	8	2.68	7.63	35
Liquid assets	10.82	25.39	12	12.90	28.17	11	14.96	29.03	18	10.47	26.22	7	10.28	22.44	14
Investment securities	18.97	21.68	45	17.06	19.64	43	20.47	21.63	49	15.70	17.85	41	14.22	16.99	41
Net loans and leases	68.98	61.60	69	68.02	59.81	74	65.37	58.67	67	71.08	61.58	76	71.88	63.77	69
Net loans, leases and standby letters of credit	69.76	62.44	69	68.81	60.62	73	66.13	59.49	70	71.90	62.48	77	73.07	64.84	70
Core deposits	79.95	75.64	56	80.55	74.75	68	80.61	75.71	61	76.20	70.67	55	70.93	63.09	61
Noncore funding	4.24	10.86	27	3.20	10.89	15	2.82	10.30	12	6.75	14.13	28	12.15	19.36	34
Time deposits of \$250K or more	1.79	1.54	69	2.70	1.81	75	2.18	1.58	71	3.15	2.11	72	3.72	2.94	65
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.60	1.20	53	0.45	1.20	45	0.59	1.23	48	1.28	1.47	61	0.38	1.94	33
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.60	0.50	64	0.43	0.52	58	0.57	0.54	58	1.27	0.54	73	0.16	0.48	43
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.51	1.63	56	0	0.99	12	0	1	11	0.51	1.24	46	2.46	3.01	47
Earning assets that reprice within 1 year	27.08	36.16	29	32.05	38.93	29	31.97	37.37	34	31.98	39.38	28	29.51	39.29	23
Interest-bearing liabilities that reprice within 1 year	5.85	6.49	62	7.32	7.04	68	7.30	6.39	75	8.81	8.20	70	8.38	10.19	43
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	21.22	28.22	35	24.73	30.25	36	24.66	29.65	36	23.17	29.11	37	21.13	26.63	34
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.64	3.09	57	-0.46	-1.82	59	-1.13	-2.33	55	4.90	3.20	62	11.13	14.45	39
Net short-term noncore funding dependence	2.74	-1.79	70	-1.47	-8.21	73	-2.08	-7.71	66	2.61	-4.76	78	3.86	3.38	42
Short-term investment / Short-term noncore funding	30.74	166.36	16	153.23	284.81	37	188.25	273.46	43	53.11	184.19	17	44.96	77.77	47
Liquid assets - short-term noncore funding / Nonliquid assets	8.26	28.61	24	12.12	34.02	21	15.23	36.68	23	6.35	28.18	18	4.80	16.97	29
Net loans and leases / Total deposits	84.08	76.80	65	81.70	74.66	69	78.96	72.79	64	88.74	79.43	75	94.86	90.31	60
Net loans and leases / Core deposits	86.27	82.80	60	84.44	81.17	65	81.09	78.25	59	93.28	88.34	67	101.34	103.93	52
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.13	-6.37	63	4.02	0.84	95	3.79	0.12	98	4.46	1.57	87	3.36	0.72	95
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-19.98	-13.54	21	4.29	1.94	86	1.89	-0.25	90	6.03	4.31	74	3.62	1.36	88
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02		0	0	55
Percent of Investment Securities															
Held-to-maturity securities	20.93	23.58	46	15.87	13.42	65	15.29	14.28	61	17.67	11.38	67	22.23	12.67	68
Available-for-sale securities	79.07	74.56	54	84.13	84.66	35	84.71	83.77	39	82.33	87.23	33	77.77	85.40	33
U.S. Treasury securities	1.58	9.26	33	1.91	5.52	53	1.57	6.70	42	0	4.72	16	0.18	6.15	32
US agency securities (excluding mortgage-backed securities)	0.24	4.02	30	0.41	4.50	29	0.29	4.12	29	0.52	4.01	32	0.79	3.49	44
Municipal securities	40.63	8	96	43.25	8.87	94	39.66	8.22	93	44.56	9.83	94	39.73	7.75	95
Mortgage-backed securities	52.78	63.23	33	49.95	66.59	23	54.74	66.54	30	50.01	66.64	25	53.86	67.43	26
Asset-backed securities	0.46	3.36	53	0.86	2.05	65	0.52	2.50	60	1.43	1.91	70	1.95	1.66	74
Other debt securities	4.31	3.01	70	3.62	3.17	65	3.22	3.08	61	3.46	3.01	69	3.49	2.94	72
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	3.20	8.89	30	3.53	8.69	31	3.34	7.78	33	5.78	10.55	35	7.87	11.86	50
Debt securities 1 to 5 years	16.17	20.02	49	22.68	17.05	68	19.62	18.25	58	26.09	17.03	71	30.86	17.94	76
Debt securities over 5 years	80.63	68.75	68	73.79	72.17	44	77.04	71.11	54	68.13	69.86	42	61.27	66.02	38
Pledged securities	36.10	30.80	63	34.33	33.87	53	33.80	32.26	53	37.42	35.67	50	40.81	30.57	63
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0.50	0.03	93
Percent Change from Prior Like Quarter															
Short-term investments	-70.86	-31.70	14	-13.59	51.37	18	51.98	27.98	68	5.96	183.32	12	101.95	26.69	83
Investment securities	9.30	21.19	39	33.14	33.34	58	33.22	31.36	58	23.47	23.62	60	10.43	11.75	60
Core deposits	-2.45	9.58	9	8.64	16.88	19	8.10	16.94	19	20.11	26.88	29	31.04	11.23	87
Noncore funding	30.41	10.50	75	-60.24	-23.76	4	-57.41	-14.79	4	-37.84	-12.18	20	10.37	6.59	62

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	5,253,798	5,939,757	5,825,557	4,722,412	4,691,272
Commit: Secured commercial real estate loans	2,117,191	1,952,161	1,940,559	1,843,556	1,740,925
Commit: Unsecured real estate loans	117,150	52,338	79,289	38,975	12,505
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	154,241	159,029	152,506	161,827	209,658
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	29,250	64,000	33,500	151,500	66,250
Written options contracts (interest rate)	71,212	64,182	70,804	89,555	27,940
Purchased options contracts (interest rate)	35,311	0	35,311	0	0
Interest rate swaps	5,815,695	5,141,656	5,585,559	4,837,633	3,383,356
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	26.71	24.48	65	29.68	22.45	78	29.03	22.78	74	24.05	22.01	61	26.71	23.52	65
Standby letters of credit	0.78	0.66	69	0.79	0.67	70	0.76	0.65	67	0.82	0.71	69	1.19	0.84	74
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	30.26	44.65	70	26.33	49.75	62	28.53	46.30	67	25.86	48.62	59	19.80	68.47	51
Interest rate contracts	30.26	32.11	72	26.33	35.96	65	28.53	32.46	69	25.86	34.36	62	19.80	47.31	53
Interest rate futures and forward contracts	0.15	3.60	50	0.32	5.17	50	0.17	3.25	42	0.77	6.21	51	0.38	10.67	46
Written options contracts (interest rate)	0.36	1.58	55	0.32	1.82	40	0.35	1.41	50	0.46	2.18	38	0.16	2.47	29
Purchased options contracts (interest rate)	0.18	1.48	57	0	1.33	21	0.18	1.31	57	0	1.46	22	0	2.65	22
Interest rate swaps	29.57	21.90	78	25.69	20.67	71	27.84	20.49	76	24.64	20.83	69	19.26	28.86	61
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	39.12	46.07	51	42.22	42.93	68	42.58	44.98	61	34.15	42.82	54	39.10	45.53	60

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	5,951,468	5,269,838	5,725,174	5,078,688	3,477,546
Interest rate contracts	5,951,468	5,269,838	5,725,174	5,078,688	3,477,546
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	29,250	64,000	33,500	151,500	66,250
Written options	71,212	64,182	70,804	89,555	27,940
Exchange-traded	0	0	0	0	0
Over-the-counter	71,212	64,182	70,804	89,555	27,940
Purchased options	35,311	0	35,311	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	35,311	0	35,311	0	0
Swaps	5,815,695	5,141,656	5,585,559	4,837,633	3,383,356
Held for trading	5,250,097	4,800,478	5,017,575	4,712,906	3,150,299
Interest rate contracts	5,250,097	4,800,478	5,017,575	4,712,906	3,150,299
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	701,371	469,360	707,599	365,782	327,247
Interest rate contracts	701,371	469,360	707,599	365,782	327,247
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,880,255	5,205,355	5,654,370	4,989,132	3,449,606
One year or less	2,325,902	2,079,045	2,454,539	255,248	89,524
Over 1 year to 5 years	1,041,645	890,629	1,063,350	1,075,869	665,985
Over 5 years	2,512,708	2,235,681	2,136,481	3,658,015	2,694,097
Gross negative fair value (absolute value)	147,022	60,982	53,773	175,019	61,230
Gross positive fair value	36,393	102,430	72,219	163,233	54,379
Held for trading	34,592	101,016	71,618	161,193	53,819
Non-traded	1,801	1,414	601	2,040	560
Current credit exposure on risk-based capital derivative contracts	31,169	100,712	70,115	162,920	53,639
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.49	9.78	25	1.21	12.57	30	0.59	11.16	24	2.98	14.05	31	1.91	13.49	30
Written options	1.20	5.78	36	1.22	7.49	29	1.24	6.28	27	1.76	8.18	30	0.80	5.91	22
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.20	5.46	39	1.22	7.20	30	1.24	5.96	29	1.76	7.73	32	0.80	5.10	25
Purchased options	0.59	3.69	48	0	3.44	19	0.62	3.27	49	0	3.42	19	0	4.42	18
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0.59	3.17	51	0	3.04	21	0.62	2.87	50	0	2.86	21	0	3.35	18
Swaps	97.72	74.97	77	97.57	71.23	81	97.56	74.26	82	95.25	68.76	78	97.29	69.75	81
Held for trading	88.22	37.98	73	91.09	40.60	76	87.64	40.42	75	92.80	43.53	78	90.59	44.16	72
Interest rate contracts	88.22	31.52	85	91.09	34.42	87	87.64	34.15	85	92.80	36.62	89	90.59	37.24	87
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	11.78	62.02	26	8.91	59.40	23	12.36	59.58	25	7.20	56.47	21	9.41	55.84	27
Interest rate contracts	11.78	57.94	27	8.91	56.19	23	12.36	56.71	25	7.20	53.82	21	9.41	52.22	27
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	98.80	93.09	54	98.78	91.87	61	98.76	92.53	58	98.24	91.48	60	99.20	93.86	66
One year or less	39.08	31.78	63	39.45	28.05	70	42.87	27.56	71	5.03	32.05	21	2.57	32.17	13
Over 1 year to 5 years	17.50	24.76	38	16.90	26.03	35	18.57	27.01	34	21.18	27.06	46	19.15	30.45	38
Over 5 years	42.22	27.14	68	42.42	30.08	66	37.32	29.89	61	72.03	29.56	89	77.47	28.09	91
Gross negative fair value (absolute value)	2.47	1.56	76	1.16	1.25	54	0.94	0.98	50	3.45	1.55	84	1.76	0.83	85
Gross positive fair value	0.61	1.74	23	1.94	1.68	60	1.26	1.34	47	3.21	2.23	72	1.56	1.19	71
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.07	77	0.04	0.05	65	0.03	0.04	69	0.10	0.07	83	0.04	0.06	75
Gross positive fair value (X)	0.02	0.08	46	0.06	0.07	65	0.04	0.05	63	0.10	0.09	69	0.04	0.07	59
Held for trading (X)	0.02	0.06	68	0.06	0.05	73	0.04	0.04	74	0.10	0.07	75	0.04	0.06	70
Non-traded (X)	0	0.02	31	0	0.01	21	0	0.01	16	0	0.02	22	0	0.01	25
Current credit exposure (X)	0.02	0.04	52	0.06	0.05	69	0.04	0.04	70	0.10	0.06	73	0.04	0.05	65
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.19	0.54	51	0.68	0.63	67	0.46	0.46	68	1.11	0.85	71	0.38	0.73	58

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	99,787	160,540	160,540	42,294	41,045
Gross losses	3,466	5,586	10,083	18,193	28,108
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,531	4,345	8,218	6,755	7,232
Net losses	935	1,241	1,865	11,438	20,876
Provision for loan and lease losses	5,332	-41,038	-58,888	82,201	22,125
Adjustments	0	0	0	47,483	0
Ending balance	104,184	118,261	99,787	160,540	42,294
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.05	0.08	50	-0.42	-0.14	10	-0.30	-0.09	12	0.43	0.51	39	0.13	0.15
Provision for loan and lease losses / Average loans and leases	0.08	0.14	46	-0.58	-0.25	15	-0.43	-0.16	18	0.59	0.82	35	0.18	0.24
Provision for loan and lease losses / Net loan and lease losses	570.27	198.72	81	-3,306.85	77.32	2	-3,157.53	-105.48	3	718.67	487.86	79	105.98	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.76	1.17	15	0.86	1.39	18	0.76	1.23	16	1.14	1.58	25	0.34	0.83
Allowance for loan and lease losses / Total loans and leases	0.76	1.15	17	0.86	1.37	18	0.76	1.20	17	1.14	1.55	26	0.33	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	55.71	28.67	84	47.65	15.27	88	53.51	21.39	86	14.04	11.58	73	2.03	8.03
Allowance for loan and lease losses / Nonaccrual assets	358.39	413.77	56	324.90	318.67	68	320.87	364.13	57	378.20	299.17	71	149.81	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	309.49	319.24	60	261.95	260.68	61	248.04	287.08	53	286.26	244.34	66	77.15	151.73
Gross loan and lease losses / Average loans and leases	0.05	0.16	34	0.08	0.22	23	0.07	0.19	25	0.13	0.34	27	0.23	0.28
Recoveries / Average loans and leases	0.04	0.07	32	0.06	0.08	50	0.06	0.08	43	0.05	0.07	39	0.06	0.08
Net losses / Average loans and leases	0.01	0.08	33	0.02	0.13	22	0.01	0.11	17	0.08	0.27	27	0.17	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	25.10	23.25	60	23.88	16.12	78	45.17	34.67	73	24.03	33.98	37	44.56	36.22
Earnings coverage of net loan and lease losses (X)	142.27	-9.51	88	105.55	4.52	91	139.34	39.72	86	23.47	22.91	68	12.14	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.01	-0.01	31	-0.03	0.03	14	-0.03	0.02	16	0.01	0.04	33	0.04	0.01
Real estate loans secured by 1-4 family	-0.05	-0.02	21	-0.06	-0.01	13	-0.08	-0.02	7	0.03	0.01	76	-0.01	0.01
Revolving	-0.13	-0.08	22	-0.08	-0.05	24	-0.04	-0.07	39	0.11	0.01	86	0	0.02
Closed-end	-0.02	-0.02	37	-0.05	-0.01	14	-0.09	-0.01	3	0.01	0	61	-0.01	0
Commercial real estate loans	-0.01	0	29	-0.02	0.05	12	-0.02	0.04	10	0	0.07	24	0.06	0.01
Construction and land development	-0.03	-0.02	26	-0.04	0	14	-0.08	0	9	-0.01	0	33	0.28	-0.01
1-4 family	0	0	25	0	0	21	0	0	27	0.01	0	90	0.06	0
Other	-0.03	-0.01	22	-0.04	-0.01	14	-0.08	0	9	-0.02	0	18	0.23	-0.01
Multifamily	0	0	58	-0.01	0.01	8	0	0.01	13	0	0	84	-0.01	0
Nonfarm nonresidential	0	0	37	-0.01	0.07	12	-0.01	0.05	12	0.01	0.11	24	0.02	0.02
Owner-occupied	-0.01	0	19	-0.02	0.01	6	-0.01	0.01	7	0.01	0.02	52	0.02	0.01
Other	0	0	77	0.01	0.06	55	0	0.04	45	0	0.08	13	0	0.01
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01
Commercial and industrial loans	-0.01	0.10	27	0	0.20	22	0.01	0.17	20	0.04	0.47	14	0.09	0.37
Loans to individuals	0.19	0.65	22	0.44	0.78	44	0.35	0.71	32	1.15	1.13	65	1.99	1.17
Credit card loans		1.99			2.18			1.84			2.92			3.11
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08
Loans to foreign governments and institutions		0			0			0			0		0	
Other loans and leases	0.31	0.14	83	0.39	0.08	88	0.38	0.10	87	0.40	0.15	84	0.08	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		15,855		16,325		20,806		36,183		66,470
90+ days past due loans and leases		4,593		8,747		9,131		13,633		26,589
Nonaccrual loans and leases.....		29,070		36,399		31,099		42,449		28,232
Total past due and nonaccrual loans and leases.....		49,518		61,471		61,036		92,265		121,291
Restructured 30–89 days past due		1,481		803		1,275		1,613		2,671
Restructured 90+ days past due		342		135		215		950		1,322
Restructured nonaccrual		7,298		6,232		7,642		6,655		3,810
Total restructured loans and leases		9,121		7,170		9,132		9,218		7,803
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		8,838		12,114		8,823		11,398		11,693
Other real estate owned.....		9,353		6,834		11,342		12,657		8,265
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.12	0.32	27	0.12	0.27	30	0.16	0.32	32	0.26
90+ days past due loans and leases	0.03	0.09	52	0.06	0.10	68	0.07	0.10	65	0.10
Nonaccrual loans and leases.....	0.21	0.38	29	0.27	0.58	18	0.24	0.46	22	0.30
90+ days past due and nonaccrual loans and leases.....	0.25	0.53	24	0.33	0.73	20	0.30	0.62	24	0.40
30–89 days past due restructured.....	0.01	0.01	76	0.01	0.01	67	0.01	0.01	74	0.01
90+ days past due restructured	0	0	78	0	0	75	0	0	74	0.01
Nonaccrual restructured.....	0.05	0.09	48	0.05	0.12	34	0.06	0.10	45	0.05
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.12	0.32	27	0.12	0.27	30	0.16	0.32	32	0.26
90+ days past due assets	0.03	0.10	51	0.06	0.10	68	0.07	0.10	65	0.10
Nonaccrual assets	0.21	0.39	29	0.27	0.59	18	0.24	0.47	22	0.30
30+ days past due and nonaccrual assets	0.36	0.88	20	0.45	1.04	15	0.46	0.97	21	0.65
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.17	0.32	28	0.23	0.43	22	0.20	0.36	26	0.29
90+ days past due and nonaccrual assets + other real estate owned	0.22	0.34	35	0.26	0.46	28	0.26	0.37	34	0.35
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.25	0.38	39	0.28	0.52	28	0.26	0.41	34	0.35
Allowance for loan and lease losses	47.11	57.44	49	47.59	67.93	35	52.87	62.64	51	43.02
Equity capital + allowance for loan and lease losses	1.97	3.52	32	1.96	4.43	20	1.88	3.60	24	2.41
Tier 1 capital + allowance for loan and lease losses	2.63	3.97	39	3.03	5.28	26	2.87	4.30	36	3.75
Loans and leases + other real estate owned	0.36	0.63	32	0.41	0.88	20	0.40	0.71	27	0.49

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.11	0.26	33	0.12	0.24	39	0.16	0.26	36	0.30	0.39	46	0.52	0.38	74
	90+ days past due	0.04	0.11	63	0.08	0.12	71	0.07	0.12	72	0.12	0.16	72	0.25	0.16	80
	Nonaccrual.....	0.27	0.45	38	0.36	0.65	30	0.31	0.52	33	0.41	0.76	29	0.27	0.46	33
Commercial and industrial	30–89 days past due.....	0.12	0.28	33	0.09	0.17	37	0.10	0.24	32	0.09	0.23	28	0.49	0.31	77
	90+ days past due	0.01	0.03	56	0.04	0.02	77	0.07	0.04	82	0.03	0.03	69	0.07	0.05	70
	Nonaccrual.....	0.11	0.46	14	0.06	0.64	8	0.06	0.57	10	0.06	0.75	8	0.08	0.83	13
Individuals	30–89 days past due.....	0.37	0.70	31	0.39	0.55	39	0.47	0.63	42	0.64	0.83	39	0.85	0.83	50
	90+ days past due	0.03	0.07	56	0.05	0.07	65	0.06	0.09	59	0.09	0.14	58	0.17	0.17	69
	Nonaccrual.....	0.04	0.18	40	0.05	0.18	41	0.04	0.17	37	0.09	0.28	40	0.09	0.17	48
Depository institution loans	30–89 days past due.....		0.01			0			0.01			0				0
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0.01			0			0			0				0
Agricultural	30–89 days past due.....	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0.67	0.67	70
Foreign governments	30–89 days past due.....		0			0.01			0.50			0				0.07
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0.18			0.04			0.15			0.09				0.03
Other loans and leases	30–89 days past due.....	0	0.11	20	0	0.11	18	0.01	0.12	40	0	0.18	36	0	0.20	14
	90+ days past due	0.01	0.01	83	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.33	0.39	57	0.23	0.35	46	0.51	0.46	65	0.86	0.65	76	1.58	0.67	89
	90+ days past due	0.11	0.22	69	0.20	0.27	75	0.24	0.24	76	0.37	0.33	80	0.54	0.31	81
	Nonaccrual	0.85	0.61	76	1.04	0.82	72	0.85	0.71	68	1.24	0.89	73	0.67	0.73	52
Revolving	30–89 days past due	0.36	0.26	68	0.29	0.29	53	0.33	0.28	60	0.67	0.48	71	1.86	0.45	96
	90+ days past due	0.17	0.02	92	0.10	0.02	87	0.16	0.02	89	0.14	0.03	86	0.54	0.05	95
	Nonaccrual	0.53	1.15	53	0.67	1.05	54	0.61	1.18	52	0.78	1.13	54	0.32	1	27
Closed-end	30–89 days past due	0.32	0.42	54	0.20	0.36	42	0.58	0.49	67	0.93	0.65	76	1.47	0.70	89
	90+ days past due	0.09	0.25	66	0.23	0.29	78	0.28	0.26	76	0.46	0.38	80	0.54	0.35	81
Junior lien	30–89 days past due	0.98	0.60	78	1.18	0.77	79	0.95	0.67	75	1.42	0.87	80	0.81	0.70	61
	Nonaccrual	0.02	0.01	89	0.02	0.01	86	0.01	0.01	75	0.12	0.02	97	0.05	0.02	81
	90+ days past due	0.01	0	90	0.01	0	90	0.01	0	88	0.01	0	82	0.03	0	96
	Nonaccrual	0.11	0.02	93	0.09	0.04	80	0.11	0.03	91	0.10	0.04	83	0.08	0.04	74
Commercial real estate	30–89 days past due	0.04	0.16	28	0.08	0.14	48	0.07	0.15	44	0.14	0.26	46	0.18	0.18	60
	90+ days past due	0.02	0.01	77	0.04	0.01	83	0.03	0.01	86	0.05	0.02	84	0.16	0.03	91
	Nonaccrual	0.12	0.32	31	0.17	0.52	23	0.16	0.38	31	0.17	0.62	18	0.14	0.23	39
Construction and development	30–89 days past due	0.07	0.22	53	0.13	0.12	72	0.16	0.17	71	0.26	0.28	64	0.41	0.28	73
	90+ days past due	0	0.01	78	0.02	0.01	83	0.03	0.01	86	0	0.01	35	0.04	0.02	83
	Nonaccrual	0.06	0.16	56	0.32	0.36	71	0.31	0.20	77	0.33	0.41	68	0.30	0.20	78
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	60	0.13	0.03	86	0.06	0.06	66
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	83
Other	Nonaccrual	0.02	0.01	78	0.03	0.02	80	0.03	0.01	80	0.01	0.03	63	0.03	0.02	77
	30–89 days past due	0.07	0.17	66	0.13	0.07	80	0.16	0.13	77	0.14	0.22	60	0.36	0.20	77
	90+ days past due	0	0.01	80	0.02	0	89	0.03	0	92	0	0	40	0.04	0.01	85
	Nonaccrual	0.04	0.13	57	0.29	0.29	72	0.28	0.16	80	0.32	0.35	69	0.26	0.17	80
Multifamily	30–89 days past due	0	0.04	29	0.02	0.06	64	0.01	0.07	57	0.08	0.09	64	0.04	0.08	57
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0.07	0	92
	Nonaccrual	0	0.07	25	0.01	0.14	46	0.01	0.17	49	0	0.11	40	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.05	0.13	35	0.09	0.14	53	0.06	0.13	51	0.12	0.23	50	0.14	0.14	53
	90+ days past due	0.02	0.01	82	0.05	0.01	86	0.03	0.01	87	0.07	0.02	85	0.19	0.03	91
	Nonaccrual	0.14	0.39	30	0.17	0.66	19	0.16	0.45	27	0.16	0.80	11	0.12	0.28	26
Owner Occupied	30–89 days past due	0.04	0.04	52	0.06	0.04	69	0.02	0.04	51	0.06	0.07	55	0.12	0.07	72
	90+ days past due	0.01	0	85	0.04	0	92	0.02	0	92	0.06	0	95	0.15	0.01	96
	Nonaccrual	0.09	0.14	44	0.12	0.25	35	0.10	0.17	39	0.12	0.27	28	0.11	0.16	47
Other	30–89 days past due	0.01	0.08	41	0.03	0.09	44	0.04	0.08	62	0.07	0.14	54	0.02	0.07	37
	90+ days past due	0.01	0	86	0.01	0.01	81	0.01	0	85	0	0.01	72	0.05	0.01	85
	Nonaccrual	0.06	0.21	34	0.05	0.40	25	0.06	0.23	32	0.04	0.44	16	0.01	0.10	22
Farmland	30–89 days past due	0.04	0.11	66	1.09	0.11	94	0	0.10	31	0	0.11	30	1.22	0.23	89
	90+ days past due	0.85	0.01	97	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019											
Common Equity Tier 1 Capital																
Common stock plus related surplus	1,699,701	1,818,303	1,741,286	1,855,066	1,896,132											
Retained earnings	873,535	757,342	826,240	673,815	581,395											
Accumulated other comprehensive income (AOCI)	-316,283	53,072	18,635	71,015	35,575											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	2,256,953	2,628,717	2,586,161	2,599,896	2,513,102											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	980,836	1,001,075	997,775	1,016,374	1,039,620											
Accumulated other comprehensive income-related adjustments	-316,282	53,071	18,634	71,015	35,574											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	1,592,399	1,574,571	1,569,752	1,512,507	1,437,908											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	1,592,399	1,574,571	1,569,752	1,512,507	1,437,908											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	166,356	166,356	166,356	166,356	0											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	166,356	166,356	166,356	166,356	0											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	166,356	166,356	166,356	166,356	0											
Tier 1 Capital	1,758,755	1,740,927	1,736,108	1,678,863	1,437,908											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	384,631	285,671	384,065	285,170	292,733											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	72,222	68,461	53,370	99,323	43,194											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	456,853	354,132	437,435	384,493	335,927											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	456,853	354,132	437,435	384,493	335,927											
Exited advanced approach tier 2 capital																
Total capital	2,215,608	2,095,059	2,173,543	2,063,356	1,773,835											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	19,972,113	19,923,183	20,257,530	19,816,234	17,396,871											
Less: Deductions from common equity tier 1 capital	980,835	1,001,074	997,774	1,016,374	1,039,620											
Less: Other deductions	0	0	0	39,228	0											
Total assets for leverage ratio	18,991,278	18,922,109	19,259,756	18,760,632	16,357,251											
Total risk-weighted assets	15,984,699	14,909,784	15,336,432	14,739,149	14,042,949											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	9.96	11.85	26	10.56	12.66	20	10.24	12.37	21	10.26	12.35	18	10.24	12.11	24	
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	
Tier 1 capital, column A	11	12.53	26	11.68	13.44	19	11.32	13.11	22	11.39	13.08	24	10.24	12.78	13	
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46	
Total capital, column A	13.86	14.37	45	14.05	15.42	25	14.17	14.91	42	14	15.23	31	12.63	14.36	17	
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46	
Tier 1 leverage	9.26	9.08	60	9.20	9.11	55	9.01	8.98	57	8.95	9.13	46	8.79	9.76	25	
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		835			752			1,924			2,002			1,178		11.04	35.77
Other insurance activities income		835			752			1,924			2,002			1,178		11.04	35.77
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		436,702			427,727			436,887			326,891			322,916		2.10	142.46

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.24	0.36	67	0.22	0.37	65	0.27	0.36	67	0.29	0.41	69	0.17	0.47	62			
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.44	12.13	93	23.01	11.54	93	23.80	12	95	17.77	11.03	79	21.82	11.51	88			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019		
Foreign Activities										
Total foreign loans and leases	0		1		0		1		0	
Real estate loans.....	0		0		0		0		0	
Commercial and industrial loans	0		0		0		0		0	
Loans to depository institutions and other banks acceptances	0		0		0		0		0	
Loans to foreign governments and institutions	0		0		0		0		0	
Loans to individuals	0		0		0		0		0	
Agricultural loans.....	0		0		0		0		0	
Other foreign loans.....	0		0		0		0		0	
Lease financing receivables.....	0		1		0		1		0	
Debt securities	0		0		0		0		0	
Interest-bearing bank balances	0		0		0		0		0	
Total selected foreign assets	0		1		0		1		0	
Total foreign deposits	0		0		0		0		0	
Interest-bearing deposits	0		0		0		0		0	
Non-interest-bearing deposits.....	0		0		0		0		0	
Analysis Ratios										
Yield: Foreign loans		0.77		0.64		0.66		0.87		1.25
Cost: Interest-bearing deposits.....		0.25		0.12		0.14		0.42		1.19
Net Losses as a Percent of Foreign Loans by Type										
Real estate loans		0.37		0.26		0.20		5.18		27.03
Commercial and industrial loans		0.61		1.03		0.79		0.64		0.29
Foreign governments and institutions		0		0		0		0		0
Growth Rates										
Net loans and leases.....	-100	11.61	4	0	-1.19	55	-100	6.83	1	-2.40
Total selected assets.....	-100	18.50	2	0	3.19	51	-100	9.48	1	2.04
Deposits		-4.80			9.07			0.73		3.46
										10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		47,215	25,000	119,500	97,880	155,529	88.86	244.64
Dividends		47,215	25,000	119,500	97,880	155,529	88.86	244.64
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		0	0	0	0	4,504		
Dividends		0	0	0	0	4,504		
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		47,215	25,000	119,500	97,880	160,033	88.86	244.64
Securities gains (losses)		0	0	0	0	0		
Other operating income		102	1,428	3,770	1,338	1,487	-92.86	-84.57
Total operating income		47,317	26,428	123,270	99,218	161,520	79.04	229.48
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		3,769	3,851	8,873	8,177	8,189	-2.13	-13.83
Other expenses		7,509	6,632	21,807	13,578	19,180	13.22	38.24
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		11,278	10,483	30,680	21,755	27,369	7.58	15.01
Income (loss) before taxes		36,039	15,945	92,590	77,463	134,151	126.02	691.20
Applicable income taxes (credit)		-6,638	-2,442	-12,626	-5,439	-6,499		
Extraordinary items								
Income before undistributed income of subsidiaries		42,677	18,387	105,216	82,902	140,650	132.10	466.68
Equity in undistributed income of subsidiaries		63,239	123,186	158,701	75,326	52,878	-48.66	114.01
Bank subsidiaries		63,239	123,186	162,105	75,326	57,009	-48.66	114.01
Nonbank subsidiaries		0	0	-3,404	0	-4,131		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		105,916	141,573	263,917	158,228	193,528	-25.19	185.64
Memoranda								
Bank net income		110,454	148,186	281,605	173,206	212,538	-25.46	155.39
Nonbank net income		0	0	-3,404	0	373		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	2,685,680	94.92	2,955,839	96.47	2,958,393	94.54	2,848,477	2,776,750	-9.14	116.39	
Common and preferred stock	2,685,680	94.92	2,952,896	96.37	2,957,377	94.51	2,847,657	2,775,890	-9.05	116.51	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	2,943	0.10	1,016	0.03	820	860	-100.00	-100.00	
Investment in nonbank subsidiaries	83,988	2.97	9,546	0.31	6,144	0.20	10,968	21,512	779.82	747.76	
Common and preferred stock	83,909	2.97	9,420	0.31	6,016	0.19	10,943	21,490	790.75	746.97	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	79	0	126	0	128	0	25	22	-37.30		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	20,535	0.73	49,449	1.61	105,464	3.37	116,748	5,283	-58.47	438.98	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	2,651	0.09	10,218	0.33	2,651	0.08	10,435	10,568	-74.06	-76.46	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	36,524	1.29	39,078	1.28	56,609	1.81	31,858	18,676	-6.54	237.00	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	2,829,378	100.00	3,064,130	100.00	3,129,261	100.00	3,018,486	2,832,789	-7.66	121.57	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	247,050	8.73	148,907	4.86	246,895	7.89	148,806	157,155	65.91	66.81	
Other liabilities	48,546	1.72	26,202	0.86	30,466	0.97	20,168	22,295	85.28	330.68	
Balance due to subsidiaries and related institutions	142,306	5.03	141,423	4.62	141,829	4.53	141,023	140,237	0.62	64.11	
Total liabilities	437,902	15.48	316,532	10.33	419,190	13.40	309,997	319,687	38.34	77.95	
Equity Capital	2,391,476	84.52	2,747,598	89.67	2,710,071	86.60	2,708,489	2,513,102	-12.96	131.99	
Perpetual preferred stock (income surplus)	166,356	5.88	166,356	5.43	166,356	5.32	166,356	0	0.00		
Common stock	98,822	3.49	103,091	3.36	100,101	3.20	104,169	105,827	-4.14	71.44	
Common surplus	1,600,879	56.58	1,715,212	55.98	1,641,185	52.45	1,750,897	1,790,305	-6.67	163.45	
Retained earnings	841,702	29.75	709,867	23.17	783,794	25.05	616,052	581,395	18.57	132.80	
Accumulated other comprehensive income	-316,283	-11.18	53,072	1.73	18,635	0.60	71,015	35,575			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,829,378	100.00	3,064,130	100.00	3,129,261	100.00	3,018,486	2,832,789	-7.66	121.57	
Memoranda											
Loans and advances from bank subsidiaries	66	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	142,240	5.03	141,423	4.62	141,829	4.53	141,023	140,237	0.58	64.08	
Notes payable to subsidiaries that issued TPS	142,240	5.03	141,423	4.62	141,829	4.53	141,023	140,237	0.58	64.08	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.30	10.52	30	10.36	12.64	34	9.68	11.94	29	6.14	7.29	31	7.90	9.68	23
Bank net income / Average equity investment in banks	7.85	11.07	20	10.25	12.37	35	9.66	11.80	36	6.28	7.45	34	8.03	10.51	22
Nonbank net income / Average equity investment in nonbanks	0	10.05	20	0	13.40	16	-36.41	13.12	0	0	9.75	17	2.23	7.89	33
Subsidiary HCs net income / Average equity investment in sub HCs	9.42			11.92			10.11				7.01		8.55		
Bank net income / Parent net income	104.28	98.83	58	104.67	96.24	73	106.70	96.79	82	109.47	88.16	77	109.82	82.22	85
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15		3.40		0	3.59	14	0.19	5.93	38
Subsidiary holding companies' net income / Parent net income	80.71			67.52			65.35			68.34					74
Leverage															
Total liabilities / Equity capital	18.31	17.48	68	11.52	16.87	43	15.47	16.81	62	11.45	20.06	44	12.72	20.43	57
Total debt / Equity capital	10.33	12.15	55	5.42	11.60	40	9.11	11.71	53	5.49	14.41	35	6.25	14.31	49
Total debt + notes payable to subs that issued TPS / Equity capital	16.28	14.28	67	10.57	13.82	46	14.34	13.63	62	10.70	16.67	45	11.83	16.36	57
Total debt + Loans guaranteed for affiliate / Equity capital	10.33	12.21	54	5.42	11.69	39	9.11	11.77	52	5.49	14.68	34	6.25	14.56	48
Total debt / Equity capital – excess over fair value	10.33	12.27	55	5.42	11.71	39	9.11	11.81	53	5.49	14.52	35	6.25	14.51	49
Long-term debt / Equity capital	10.33	11.61	56	5.42	11.05	40	9.11	10.95	53	5.49	13.56	37	6.25	13.04	50
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	62.05	39.62	66	49.57	39.10	57	62	39.86	63	29.73	34.67	43	14.52	28.44	36
Double Leverage															
Equity investment in subs / Equity capital	115.81	103.92	87	107.81	103.07	75	109.35	103.22	80	105.54	102.81	68	111.31	103.22	85
Total investment in subs / Equity capital	115.81	109.01	79	107.93	108.26	68	109.39	108.40	72	105.57	110.16	55	111.35	111.07	73
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.78	0.41	90	0.76	0.25	82	0.96	0.29	83	0.95	0.47	71	1.47	0.36	90
Equity investment in subs – equity cap / Net income-div (X)	3.26	1.23	88	1.14	0.83	73	1.51	1.05	74	2.04	1.82	68	2.47	1.22	85
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	91.96	126.15	34	50.81	138.64	15	109.05	152.85	32	99.78	136.59	30	160.16	177.68	50
Cash from ops + noncash items + op expense / Op expense + dividend	37.53	116.54	24	60.87	130.64	21	118.06	154.48	38	108.25	147.24	32	163.66	190.27	46
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-42.30	92.87	9	-14.31	103.17	9	96.81	98.54	43	198.32	134.08	82	102.73	116.34	40
Pretax operating income + interest expense / Interest expense	1,056.20	1,457.38	53	514.05	1,479.01	31	1,143.50	1,835.33	45	1,047.33	2,016.32	52	1,738.19	1,968.54	61
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	723.73	1,417.74	42	382.61	1,667.11	25	854.85	1,770.77	35	701.70	1,539.23	42	983.50	1,632.83	45
Dividends + interest from subsidiaries / Interest expense + dividends	91.19	140.52	32	48.44	153.06	15	113.76	174.12	31	105.59	150.43	30	184.94	210.80	49
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	17.85	28.68	43	23.86	41.77	50	22.24	47.61	43	27.97	35.64	66		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.32	18	0.10	3.64	31	0.01	3.44	32	0.07	3.85	33	0.09	2.64	35
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.01	1.69	38	0.02	1.79	42	0.01	1.76	38	0.03	2.66	41	0.04	5.62	37
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	112.49	82.17	78	259.74	78.46	92	91.41	66.37	75	101.95	81.10	78	55.70	57.84	57
Dividends declared / Net income	45.33	34	75	33.73	25.30	68	36.44	28.27	67	53.42	42.29	67	40.48	33.08	64
Net income – dividends / Average equity.....	4.54	7.04	24	6.86	9.64	31	6.15	8.62	29	2.86	4.14	31	4.70	6.46	25
Percent of Dividends Paid															
Dividends from bank subsidiaries	98.35	128.25	39	52.35	139.49	24	124.25	155.92	39	115.81	132.17	46	198.52	178.13	55
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	5.75	7.53	70
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	98.35	168.66	31	52.35	193.08	15	124.25	203.53	31	115.81	174.85	31	204.27	260.40	45
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	42.75	43.08	47	16.87	36.56	27	42.44	45.96	40	56.51	60.28	48	73.18	66.55	57
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	42.75	46.71	45	16.87	38.35	26	42.44	51.33	40	56.51	62.88	47	73.18	69.36	53
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39		1,207.51	82.95	95
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38		0	20.25	26
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86		0	1.92	38
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16		0	1.06	43
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84		1,207.51	150.41	95
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.78	65.33	73	94.60	67.82	53	96.94	74.16	53	98.65	69.76	71	96.29	67.32	61
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.78	75.26	61	94.60	81.78	42	96.94	83.13	42	98.65	82.20	58	96.29	78.80	40
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	2.79	2.65	72
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	2.79	7.29	64
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	57.60	28.16	80	94.97	28.31	85	57.45	26.38	80	94.77	27.08	86	89.23	28.33	83